

The Borrowing of Money

These Who Do It For Pleasure or
For Speculation Are Not
Safe to Loan to
By Ella Wheeler Wilcox

IT IS interesting to me to find how much more logical and discriminating men are than women, and it is always gratifying to me to be set right by a man when I make an error of judgment or an untrue statement.

On several occasions I have expressed my inborn and cultivated horror of debt; I have said it was kin to disgrace, and urged mothers to impress their children with this idea.

Now comes the good, clear-headed critic in the form of a business man, who writes me as follows:

"Debt, for purposes of comfort, ease or pleasure, is to be condemned, but debt in a legitimate transaction, not for speculative purposes, but for real business, shows that a man has confidence in himself, respect for his own ability and determination to succeed."

But the trouble with most young people, unless they have been carefully educated to regard debt with aversion, is in the ease with which they can argue that a speculation or a desired pleasure or comfort is a legitimate business.

When We Earn Money We Realize Value.

Unless the moral nature is well developed and the ideals high, and self-respect and a fine sense of honor are the accompaniments of ambition, it is a dangerous thing for a young man to find himself able to start on the road to business or education on money he has borrowed.

Only when we have earned money or are accustomed to the thought that it belonged to us by inheritance, do we realize its worth or understand its importance.

I know a dozen young women and men who have gone in debt for seemingly worthy purposes and have lost all sense of responsibility, even self-respect, by enjoying the privileges of unearned dollars.

So the whole question seems to rest upon the moral character of the borrowers.

A man with a quarter of a million may borrow two million with far more impunity than one with \$5 a week may borrow a hundred.

We are all more or less influenced by our personal experiences, and it has been my misfortune in past times to lend money to those who seemed deserving of such assistance, and to see (with the exception of three people) all become "debtors" without any real sense of the responsibility they had incurred or obligation which rested upon them to liquidate the debt.

I have seen one whom I believed in the direct straits, and whose needs it had seemed to me to be my duty to help, who in extravagant ways, which would never have occurred to me in carriages, where walking would have sufficed in telegrams and long distance telephone messages, where letters and postal bills, where daily restaurants would have sufficed.

The Lending of Money Injures.

Not once only has such an experience been mine, but at least a score of times, and I have grown to regard the lending of money as an injury to the people out of 20.

I have grown to think that debt is the drug, and that he who lends to his friends is like one who applies the hypodermic needle.

Personally, I would rather endure any amount of hardship than purchase comfort at the price of debt.

Yet, as my critic says, there are distinctions to be made in the ways and wherefore of debt, and I give his definition that those who are economical and who venture upon borrowed money may analyze their purposes and decide whether or not they are wise to go on.

A Girl's Best Investment

It Is Not Always in the Love of a Man, For All Men's Love Is Not a Good Investment.
By Beatrice Fairfax

IF the young girls who are starting out with hearts that alternate between hope and despair were to ask all the sweet-faced old women they know this question, "What is the best investment for a young girl to make?" can you imagine their answer?

I am very sure it would not be "the love of a man," for man's love is attended by much toil and regret and pain. Neither would it be "in saving money," for the sweetest of old women have found out that there is much more worth while.

Of these old women would look back to the days of her youth, she would reply: "My best investment was the love of one of my own sex. First my mother, then my sister, then my daughter, have found no love like the love of these."

It is the love of a sister that smooths over the rough places that even a mother can't comprehend. Her youth makes her a more sympathetic listener to the trials of youth, and it is the only love left in the wreck of the home when mother has left forever.

There is an understanding in sister's love—a sympathy, a confidence and strength. If two sisters love each other, and each gives to the other the fullest confidence, no loneliness is evened without reserve neither sister will go astray. A young girl can make no better investment than in the love of an older sister, for the older sister having so recently trod the same path, knows all the pitfalls on the way, and older sister can make no better investment than in the love of the girl who is younger, for the realization that she is the guide makes her cautious of her own footsteps.

When the years have come and gone, and the girl who was shielded by her mother's love and guided by her sister's, becomes a mother, then life can make her no greater gift than the love of a daughter.

A son may intend to take care of his mother some day, many of them do, bless them! But there are many sons who fail in this obligation, and but few daughters. The son falls in love and marries, and his wife comes first. The daughter never marries, for her marriage means that her mother will be deprived of some one to love her and make her a home.

It is the daughter who is patient, and self-denying, and watchful and tender when the years bring their infirmities; it is the daughter who stands between the mother and neglect, and who, in more instances than this unappreciated old world ever knew, sacrifices her own little happiness to take

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A Pretty Girl's Troubles

If She Dresses Modestly and Acts That Way, She Is Not Often Open to Insult.

By Dorothy Dix

A YOUNG woman writes me a letter in which she says:

"Will you please tell me why it is that a pretty girl is insulted at every turn. I cannot work in an office without my employer falling in love with me. I cannot walk on the street without being followed by men. Isn't it terrible?"

It certainly would be awful, Mabel,

if it were true, but methinks you flatter yourself. The reptile of the masquerade is far too common in this city, but the entire masculine portion of the community does not belong to that loathsome family. The flirtations employer is also unappetizing to most men, but he is a rather rare bird. Most men have all they can do to hold their own with their competitors, and have to hustle so hard in business hours that they have no time for flirtation, and are more interested in whether their stenographer can spell than they are in the size and color of her eyes.

Of course, I am not denying that there are leering, ogling men on the street that do speak to pretty girls, and who are as offensive and insulting as possible. In every such case it is a woman's duty to herself and every other woman to turn the offender over to the nearest policeman, and appear against him in court, so that he may get the proper punishment. This course of procedure would soon exterminate the street masquerade breed of vermin.

A Bad Employer.

Also occasionally, but not very often, a working girl has the ill luck to get into the employ of a man who expects her to throw in her soul along with her work, to hold her job. Fortunately there are not many monsters of this caliber, and when a woman finds herself in the clutches of such a one her

only safety is to flee, as she would from any other.

However, all of these perils to young womanhood are not half as menacing as they sound. The street masquerade in a cur dog with a yellow streak in him, who quails before the contemptuous glance of a steady eye, and who slinks away at the slightest intimation that he is going to be punished for his offences. As for the flirtatious employer, any girl with an ounce of discretion, any girl with an ounce of self-respect, and any girl with an ounce of common sense, can put on her hat and go out and look for another situation.

Beauty doesn't have to be sacrificed to the beast unless she is willing to be a victim.

There are exceptions to every rule. Occasionally innocence is betrayed, and virtue is perverted, but, generally speaking, the girl whose employer makes love to her, and the young woman who is followed on the streets, have only themselves to blame. They have at least looked wrong.

The girl who is always rolling her eyes at her employer, and looking sentimentally at him, and who sits on the desks and swings her feet and gives the office, as far as she can, an atmosphere of a boudoir, hasn't any right to complain when her employer chucks her under the chin and tells her by her Christian name and begins the day's work with a kiss.

Her Own Fault.

And what right has the girl who dresses flashily and conspicuously on the street, and whose eyes are roving and thither and thence in search of admiration, and who giggles and laughs loudly in public places to complain if some man mistakes her for the sort of woman who looks like instead of the kind of woman she is? The girl who dresses quietly and who conducts herself with dignity, who keeps her eyes steadily before her and goes sedately about her own affairs, can go unharmed from one end of the country to another.

In bewailing the danger that a girl is in from the men she meets, my correspondent overlooks the fact that this peril is frequently imaginary. There is nothing more to be feared for a woman's vanity to make her think that men are in love with her when they are not, and that she is pursued by them, in reality, have never given her a second thought.

Therefore, I advise my correspondent to pluck up her courage, and realize that she is not as beautiful as she imagines, nor so ravishing to the masculine fancy, and she may even exaggerate the danger that she is in when she daily takes her walks abroad. At any rate, I will warrant that if she will dress sensibly and act sensibly men will no further molest her.

WANTED DICTIONARY WITH SPIZZERINKUM IN IT.

"Is you'll de white folks what hav dem dictionaries for to sell?"

"Guilt."

"Does dis here dictionary contain de word 'spizzerinkum'?"

(Business of looking up the desired word.)

Quote dictionary—"spizzerinkum"—vini, vigor, impulse to get along."

"It does."

This happened in the circulation department of The El Paso Herald Thursday when a negro of the old school applied for one of the dictionaries which are being distributed by The Herald. Being satisfied that the word was there, he took the dictionary.

ALFALEFA SELLS FOR \$50

A TON IN MOGOLLON CAMP.

Mogollon, N. M., May 9.—Alfaalfa is selling here at \$50 a ton. The reason for the high price is that all the available supply raised along the Gila has been exhausted. Therefore it has to be hauled from Silver City, and this means freight charge of about \$25 a ton.

Now Mr. Jones was passing wise and later, sprang a glad surprise. Through friends who praised the "GOLD DUST WAY," he brought a package home one day.

From tears to sunshine, Wifey now has found the good of "Knowing How" and striking servants fail to stir, the placid calm content of her.

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